

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Robert W. Smith | Social Security number or ITIN | xxx-xx-9845 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: | 19-10106-JCM | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert W. Smith

4/15/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert W. Smith
Debtor

Case No. 19-10106-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Apr 15, 2024

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Robert W. Smith, 30 Thompson Street, Brookville, PA 15825-1334 |
| 14990691 | + Joseph I. Foley, Esquire, McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Apr 16 2024 03:37:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Apr 15 2024 23:51:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Apr 16 2024 03:37:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Apr 15 2024 23:51:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + EDI: AISACG.COM | Apr 16 2024 03:37:00 | Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + EDI: PHINAMERI.COM | Apr 16 2024 03:37:00 | Americredit Financial Services, Inc. DBA GM Financ, P.O Box 183853, Arlington, TX 76096-3853 |
| cr | + EDI: AISACG.COM | Apr 16 2024 03:37:00 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/Text: bankruptcy@cavps.com | Apr 15 2024 23:52:00 | Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405 |
| 15005201 | EDI: PHINAMERI.COM | Apr 16 2024 03:37:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 15000050 | EDI: GMACFS.COM | Apr 16 2024 03:37:00 | Ally Financial, PO Box 130424, Roseville MN 55113-0004 |
| 14990684 | + EDI: GMACFS.COM | Apr 16 2024 03:37:00 | Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300 |
| 14990685 | + EDI: CAPONEAUTO.COM | Apr 16 2024 03:38:00 | Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407 |
| 15029779 | EDI: CAPITALONE.COM | Apr 16 2024 03:37:00 | Capital One Bank (USA), N.A., by American |

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Apr 15, 2024

Form ID: 3180W

Total Noticed: 34

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| | | | InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 14990686 | + EDI: CAPITALONE.COM | Apr 16 2024 03:37:00 | Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 14992032 | + Email/Text: bankruptcy@cavps.com | Apr 15 2024 23:52:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 14990687 | + EDI: CRFRSTNA.COM | Apr 16 2024 03:37:00 | Credit First N A, Pob 81315, Cleveland, OH 44181-0315 |
| 15036047 | EDI: CRFRSTNA.COM | Apr 16 2024 03:37:00 | Credit First NA, PO Box 818011, Cleveland, OH 44181-8011 |
| 14990688 | + Email/PDF: creditonebkn notifications@resurgent.com | Apr 16 2024 00:02:16 | Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872 |
| 14990689 | + EDI: PHINAMERI.COM | Apr 16 2024 03:37:00 | Gm Financial, Po Box 181145, Arlington, TX 76096-1145 |
| 14990690 | + EDI: HFC.COM | Apr 16 2024 03:37:00 | HSBC Bank, P.O. Box 30253, Salt Lake City, UT 84130-0253 |
| 14997486 | Email/PDF: resurgentbkn notifications@resurgent.com | Apr 16 2024 00:01:54 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14990692 | + Email/PDF: resurgentbkn notifications@resurgent.com | Apr 16 2024 00:01:38 | Lynv Funding Llc, Po Box 1269, Greenville, SC 29602-1269 |
| 15008503 | Email/PDF: MerrickBKNotifications@Resurgent.com | Apr 16 2024 00:01:37 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 14990693 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Apr 16 2024 00:01:57 | Merrick Bank Corp, 10705 S Jordan Gateway, South Jordan, UT 84095-3977 |
| 15029418 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 15 2024 23:51:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096 |
| 14990694 | + EDI: AGFINANCE.COM | Apr 16 2024 03:37:00 | Onemain, Po Box 1010, Evansville, IN 47706-1010 |
| 15035166 | EDI: PRA.COM | Apr 16 2024 03:37:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14991318 | + EDI: PRA.COM | Apr 16 2024 03:37:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14990695 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 15 2024 23:51:00 | Pacific Union Financia, 1603 Lbj Freeway, Farmers Branch, TX 75234-6071 |
| 14990696 | + EDI: PRA.COM | Apr 16 2024 03:37:00 | Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952 |
| 14990697 | + Email/Text: ngisupport@radiusgs.com | Apr 15 2024 23:51:00 | Radius Global Solutions, LLC, P.O. Box 390846, Minneapolis, MN 55439-0846 |
| 14990698 | + EDI: SYNC | Apr 16 2024 03:37:00 | Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015 |
| 14990699 | + EDI: SYNC | Apr 16 2024 03:37:00 | Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024 |
| 14990700 | + EDI: BLUESTEM | Apr 16 2024 03:37:00 | Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|-------------------------|
| cr | | NATIONSTAR MORTGAGE LLC |

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Apr 15, 2024

Form ID: 3180W

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| | | |
|----------|------|---|
| cr | | Nationstar Mortgage LLC d/b/a Mr. Cooper |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15329491 | *P++ | AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096 |
| 15035558 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Alyk L Oflazian | on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com |
| Christopher A. DeNardo | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com |
| Denise Carlon | on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com |
| Kenneth P. Seitz | on behalf of Debtor Robert W. Smith thedebterasers@aol.com |
| Kevin Scott Frankel | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com |
| Mario J. Hanyon | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbecf@brockandscott.com mario.hanyon@brockandscott.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |

TOTAL: 8